

# Exhibit A



TARYN SINGER  
Closing Date 10/27/16 Next Closing Date 11/25/16

Account Ending [REDACTED]

**New Balance** \$ [REDACTED]  
**Minimum Payment Due** \$35.00  
**Payment Due Date** 11/21/16<sup>‡</sup>

<sup>‡</sup>**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 11/21/16, you may have to pay a late fee of up to \$37.00 and your APRs may be increased to the Penalty APR of 29.49%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	10 years	[REDACTED]
[REDACTED]	3 years	\$ [REDACTED] (Savings = \$ [REDACTED])

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

**i** **New York Residents:** New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

→ **See page 11 for Important Changes to Your Account Terms.**

**Blue Cash Rewards**  
as of Sep 2016

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

Previous Balance \$ [REDACTED]  
Payments/Credits [REDACTED]  
New Charges + [REDACTED]  
Fees +\$0.00  
Interest Charged +\$0.00

**New Balance** \$ [REDACTED]  
**Minimum Payment Due** [REDACTED]

Credit Limit [REDACTED]  
Available Credit [REDACTED]  
Cash Advance Limit [REDACTED]  
Available Cash [REDACTED]  
Days in Billing Period: 31

**Customer Care**

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

**Customer Care** 1-888-258-3741  
**Pay by Phone** 1-800-472-9297

→ See Page 2 for additional information.

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**Payment Coupon**  
Do not staple or use paper clips

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

**Pay by Phone**  
1-800-472-9297

**Account Ending** [REDACTED]

Enter 15 digit account # on all payments.  
Make check payable to American Express.

TARYN SINGER  
1 BAKER LANE  
SUFFERN NY 10901

Payment Due Date  
**11/21/16**

N [REDACTED]  
AutoP [REDACTED]

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270

\$ \_\_\_\_\_  
**Amount Enclosed**



TARYN SINGER  
Closing Date 10/27/16

Account Ending 0000

## Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

## About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

## 2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	\$0.00
Total Interest in 2016	\$0.00

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	11/06/2015		13.24% (v)	\$0.00	\$0.00
Cash Advances	11/06/2015		25.49% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 02/24/2017 then will go to 13.24% (v)*	11/06/2015		0.00%	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

\* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.

## Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

**Annual Membership Fee:** The annual membership fee for your Account is \$75.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

Please refer to page 2 for further important information regarding your account

**Renewal Notice continued**

**APR Information:** The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to your Account if you make one or more late payments or if your payment is returned. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

The following APRs apply to your Account as of the Closing Date of this statement. (v) indicates variable rate.

**Purchases**

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	11/06/2015		Prime + 9.74%	13.24% (v)
Penalty	11/06/2015		Prime + 25.99%	29.49% (v)

**Cash Advances**

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	11/06/2015		Prime + 21.99%	25.49% (v)
Penalty	11/06/2015		Prime + 25.99%	29.49% (v)

**Promotional Offers**

Rate Description	Transactions Dated		Prime + Margin	APR	Offer Valid Through
	From	To			
<b>Introductory Purchase</b>	11/06/2015	02/24/2017	Not Applicable	0.00%	02/24/2017
Rate Expires 02/24/2017 then will go to 13.24% (v)					